

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (previously presented): A method performed by a transfer instrument issuer comprising:


acquiring a plurality of charge accounts, from an account issuer, of a type normally issued with an associated physically producible card which may be presented as evidence of an existing charge account, the physically producible cards bearing human readable account numbers and expiration dates, the plurality of charge accounts being capable of being gifted to a party, after acquisition;

receiving a request from a first party to gift a charge account to a second party having a name, without both the issuance and provision of a physical card for the charge account to the second party, the first party and the second party being different from each other the charge account being usable in the name of the second party at any merchant, unrelated to the transfer instrument issuer, who is capable of seeking authorization, using an authorization infrastructure, for purchases involving charge accounts for which the physically producible cards are issued, whether or not the physical cards evidencing the accounts are presented by purchasers when a purchase is made;

accepting an account parameter selected by the first party,

informing the second party of the account by sending an e-mail to the second party, the e-mail containing a greeting selected by the first party and directing the second party to perform a specified action in order to cause an activation of the account with the transfer instrument issuer;

activating the account for usage by the second party according to the account parameter;
receiving an indication that the second party has made a purchase from a merchant,
unrelated to the transfer instrument issuer entity, using the account; and
undertaking a settling transaction involving the account with the issuing bank after the
usage of the account by the second party without involvement of the first party.



Claim 2 (previously presented): The method of claim 1 further comprising:
providing a purchaser accessible interface via the world wide web through which the first
party can present the request to gift the charge account to the second party.

Claim 3 (previously presented): The method of claim 1 further comprising:
establishing an account for storage of funds usable by the transfer instrument issuer for
undertaking a settling transaction with the account issuer for settling an economic transaction
associated with one of the plurality of charge accounts.

Claim 4 (previously presented): The method of claim 1 wherein the activating further
comprises:
ensuring that the authorization infrastructure will authorize the purchase from the
merchant as long as an account activity parameter is not violated.

Claim 5 (currently amended): A method performed by a transfer instrument issuer comprising:

a) receiving a request from a first party for a gift certificate for a second party having a name, the gift certificate being ~~an~~ a computer-generated indication of a charge account, obtained by the transfer instrument issuer from an account issuer different from the transfer instrument issuer, but without both an issuance and provision of a physical card for the charge account or provision of a presentable gift certificate to the second party, the charge account:

- i) being usable solely in the name of the second party;
- ii) having an associated first party selectable account parameter; and
- iii) being capable of having a purchase made using the account authorized

using an authorization infrastructure of a card association associated with an account issuer;

- b) informing the second party of the account; and
- c) activating the account for usage by the second party.

Claim 6 (previously presented): The method of claim 5 further comprising:


acquiring a plurality of charge accounts from the account issuer and capable of being gifted, after acquisition.

Claim 7 (previously presented): The method of claim 5 further comprising:

accepting a backing payment from the first party.

Claim 8 (previously presented): The method of claim 5 further comprising:

receiving a selection of the account parameter from the first party, the selection being one of, a specified value, a maximum credit limit, a delivery date, a start date, an expiration date, a duration, a billing address, a location for funds from which charges by the second party will be paid, a notification method, or a usage notification arrangement.

 Claim 9 (previously presented): The method of claim 5 wherein the informing further comprises:

sending an e-mail to the second party.

Claim 10 (previously presented): The method of claim 5 wherein the informing further comprises:

directing the second party to a website associated with transfer instrument issuer to initiate the activating of the charge account indicated by the gift certificate.

Claim 11 (previously presented): The method of claim 5 further comprising:

allowing the first party to select a greeting to the second party.

Claim 12 (previously presented): The method of claim 5 further comprising:

sending a thank you notification to the first party from the second party.

Claim 13 (previously presented): The method of claim 5 further comprising:

requiring the second party to take a specified action with the transfer instrument issuer before performing the activating.

Claim 14 (previously presented): The method of claim 5 wherein the informing comprises an online portion and an offline portion.

Claim 15 (previously presented): The method of claim 13 wherein the online portion comprises at least two parts, one of the parts involving a different medium than another of the parts.

Claim 16 (previously presented): The method of claim 5 wherein the receiving further comprises:

processing the request using information provided by the first party in an online purchase form.

Claim 17 (previously presented): The method of claim 5 further comprising:

providing an accessible URL address for facilitating the receiving the selection.

Claim 18 (previously presented): The method of claim 5 further comprising:

providing an accessible URL address for facilitating a response by the second party to the informing.

Claim 19 (previously presented): The method of claim 5 further comprising:


funding a DDA account held by the transfer instrument issuer associated with the charge account.

Claim 20 (previously presented): The method of claim 5 wherein the informing further comprises:

providing an online display for viewing by the second party.

Claim 21 (previously presented): The method of claim 5 wherein the charge account is one of a MasterCard or VISA account and a transaction involving the second party and the charge account is authorized in the same manner as would be done for a mail order/telephone order purchase transaction involving MasterCard or VISA accounts for which physical cards have been issued.

Claim 22 (previously presented): A method performed by a transfer instrument issuer comprising:



a) making an instrument, of a purchaser selectable value, available for purchase online by a first party in a name of a second party, a purchase of which will result in the transfer instrument issuer maintaining a payment card account associated with the second party, although no physical card is both issued for the account and provided to the second party at a time when the second party uses the payment card account, the payment card account being maintainable by the transfer instrument issuer so that when an economic transaction with a merchant, other than the transfer instrument issuer, occurs in accordance with the instrument parameters, the economic transaction will be authorized using the authorization infrastructure of a card association authorization entity normally used to authorize transactions involving a physical payment card account; and

b) invoking a notification procedure in response to the purchase.


Claim 23 (previously presented): The method of claim 22 wherein the payment card account is one of:

i) a credit card account obtained from an account issuer different from the transfer instrument issuer whereby an outstanding balance due need not necessarily be paid at the end of a billing period;

ii) a debit card account obtained from an account issuer different from the transfer instrument issuer whereby at the time of the economic transaction with the merchant, an amount for the economic transaction is transferred from the payment card account held by the transfer instrument issuer to the merchant; or

iii) a charge card account obtained from an account issuer different from the transfer instrument issuer whereby an account balance must be paid in full at the end of a billing period.

Claim 24 (currently amended): The method of claim 23 wherein the invoking is followed by ~~the step of~~ sending an e-mail to the second party.



Claim 25 (previously presented): The method of claim 24 further including executing a process which will construct a transfer instrument according to a template selected by the first party.

Claim 26 (previously presented): The method of claim 23 further comprising acting according to a post-purchase criteria.

Claim 27 (previously presented): The method of claim 26 wherein the acting includes one of:

- a) informing the first party that a use of the payment card account has occurred;
- b) informing the first party of when a use of the payment card account has occurred;


or

- c) identifying the merchant to the first party.

Claim 28 (previously presented): The method of claim 23 further comprising:
allowing the second party to specify a criterion related to a use of the payment card.

Claim 29 (previously presented): The method of claim 23 further comprising:
providing redemption instructions to the second party.

Claim 30 (previously presented): A method performed by a transfer instrument issuer comprising:




issuing, to a recipient, an online certificate which is linked to a national card account of a plurality of national card accounts obtained by the transfer instrument issuer from an account issuer different from the transfer instrument issuer, without both issuing and providing a physical card for the national card account to the recipient of the online certificate, the online certificate having been purchased by a purchaser, who is not also the recipient, and containing all information necessary for the purchase of at least one of goods or services from any merchant who is capable of processing economic transactions involving one of the plurality of national card accounts for which a physical card has issued, but without presentment of the physical card.

Claim 31 (currently amended): A method performed by a transfer instrument issuer of providing for purchase of a gift comprising:

a) assigning an electronic record representing a credit card account to a first person at the request of a second person, upon tender by the second person of a request to charge a credit card belonging to the second person in amount at least as great as a maximum credit limit to be available for the first person when a purchase is made by the first person as a gift of the second person using the credit card account, the credit card account having been obtained by the transfer instrument issuer from an account issuer different from the transfer instrument issuer, the

credit card account being independent of any account associated with the credit card belonging to the second person and being usable by the first person in the first person's name and with no physical card for the credit card account being both issued and provided to the first person at the time:

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- i) the purchase is made using the account,
 - ii) an authorization for the purchase is sought by a merchant using the authorization infrastructure, and
 - iii) an approval is received by the merchant over the authorization infrastructure,
- all occur.

Claim 32 (currently amended): A gift of credit method performed by a transfer instrument issuer comprising:

- a) receiving an online request from a first party to transfer credit, as a gift, to a second party;
- b) charging a credit card belonging to the first party in a first amount;
- c) assigning a credit card account to a second party having a credit limit related to the first amount, obtained by the transfer instrument issuer from an issuing bank the credit card account being independent of the credit card belonging to the first party, the credit card account being one of a plurality of credit card accounts of a type wherein:
 - i) physical cards are issued to people named on the accounts,
 - ii) the physical cards are usable to make a purchase on credit of at least one of goods or services, and

iii) authorization of charges to the accounts are performed using an authorization infrastructure of a card association of which the bank is a member;

d) informing the second party of the credit card account, the credit card account being usable by the second party in the second party's name without any financial liability being borne by the ~~second~~ first party as a result of a use of the credit card account, and no physical card for the credit card account being both issued and provided to the second party at the time an authorization for an economic transaction between the second party and a merchant unrelated to the transfer instrument issuer is performed, using the authorization infrastructure,

Claim 33 (currently amended): A method performed by an account issuer comprising:

a) providing a plurality of zero value debit card accounts to a transfer entity, ~~and~~ that are assignable to a user party at the request of a requestor party, the accounts being of a type wherein

- i) physical cards are issued to people named on the accounts,
- ii) the physical cards are usable to purchase at least one of goods or services,
- iii) authorization of uses of the accounts are performed using a card

association authorization infrastructure, and

iv) balances in the accounts are debited as a result of the purchase of the at least one of goods or services, an electronically represented assignment from the transfer entity to the user party to occur upon tender by the requestor party of an amount at least as great as a maximum value to be available when a purchase is made using the account, the account being usable by the second party in the second party's name and no physical card for the account being both issued and provided to the

second party at the time an authorization is performed, using the card association authorization infrastructure, as a result of the second party purchasing one of goods or services using the account.

Claim 34 (previously presented): The method of claim 33 comprising the further step of:

b) authorizing a purchase transaction involving the user party, a retail merchant independent from the transfer entity and the account.

Claim 35 (currently amended): A method performed by an account issuer comprising:

a) providing a plurality of zero balance credit card accounts to a transfer entity assignable to a user party at the request of a requestor party, the accounts being of a type wherein

i) physical cards are issued to people named on the accounts,

ii) the physical cards are usable to purchase at least one of goods or services on credit, and

iii) authorization of charges to the accounts are performed using a card association authorization infrastructure, and

iv) credit is extended as a result of the purchase of the at least one of goods or services using the accounts unless there is an offsetting balance in the account at the time of posting,

an electronically represented assignment from the transfer entity to the user party to occur upon tender by the requestor party of an approval to charge a major credit card of the third party, in an amount at least as great as a maximum credit line to be available for the account when a purchase

is made using the account, the account being usable by the second party in the second party's name and no physical card for the account being both issued and provided to the second party at the time an authorization is performed, using the authorization infrastructure, as a result of the second party purchasing one of goods or services using the account.

Claim 36 (previously presented): The method of claim 35 comprising the further step of:

b) noting a clearing transaction for the account as a result of a usage of the account by the user party.

Claim 37 (previously presented): A system comprising:

a database having at least one table, and


a processor coupled to the database, the database being configured to, under control of the processor, maintain a record of a payment card account held by a transfer instrument issuer, and registered to a first person at the request of a second person, and for which, at no time at, or before, a time the second person buys from a merchant unrelated to the transfer instrument issuer and pays by referencing the payment card account, no physical card for the payment card account will have been provided to the second person.

Claim 38 (previously presented): A system comprising:

an interface to the internet, the interface being correlated to an IP address for a webpage;

and

a processor capable of displaying the webpage to a person connected to the internet, the



webpage including a link which, when selected, will connect the person to a server having a communicative relationship with a database, the database being configured to maintain a records of payment card accounts held by a transfer instrument issuer and obtained from an issuer entity unrelated to the transfer instrument issuer, the accounts being of a type for which a physical card normally is provided to an individual to whom an account is registered, one of the payment card accounts being registerable to a first person at the request of a second person, the payment card account being maintained such that, at the time the second person buys from a merchant unrelated to the transfer instrument issuer and provides payment by referencing the payment card account, no physical card for the payment card account will have been provided to the second person.

Claim 39 (previously presented): A transfer instrument comprising:

a processor accessible storage media; and

a database record located on the storage media, the database record including a plurality of fields, the fields being configured for holding data which will allow a person to make a purchase, using a payment card account indicated by the record, as if the payment card account had an associated physically presentable card in a name of the person even though, at or before a time when the payment card account the account is used to make the purchase, no physical card will have been both issued and physically provided to the person, the payment card account being held by a transfer instrument issuer and obtained by the transfer instrument issuer from an issuer entity unrelated to the transfer instrument issuer.

Claim 40 (currently amended): A method comprising:

creating an electronic record which represents a converting of a first payment card account of a first type, for which a payment card has issued and been provided to a first person, the first payment card account being usable solely in a name of the first person, into a second payment card account of a second type, the second payment card account being independent of the first payment card account and usable by a second person, having a name different than the name of the first person, without issuing and providing a physical card for the second payment card account of the second type to the second person at a time of, or prior to, the second person uses their second payment card account of the second type in a purchase transaction with a merchant unrelated to an issuer entity for the second payment card account.

Claim 41 (previously presented): The method of claim 5 wherein b) occurs at substantially the same time as c).

Claim 42 (previously presented): The method of claim 5 wherein c) occurs before an indication is received that b) is complete.

Claim 43 (previously presented): The method of claim 5 wherein a), b) and c) occur in sequence.